

Today's benefits technology can work for you



You know the workplace has changed significantly in the past few years. You also know that flexibility is no longer a nice to have, it's an expectation for any area of benefits.¹

But you might not have thought through the ways these workplace shifts have altered not just the “what” about benefits but the “how.” Specifically the “how” of technology—a key element in employees and employers learning about and interacting with their benefits.

Between the growing power of the workforce and employers' eagerness to catch the eyes of top talent, benefits technology is even better poised to become a key way for brokers to help their clients succeed. Bring them tech that's easy to access, easy to personalize and easy to use as an educational tool about people's benefits, and you'll be bringing them a key solution.

Benefits delivered to your door anytime

If you went only by the headlines about the skills shortage and employee expectations, you'd think that the workforce and employers are at odds. But go deeper, and both parties have something foundational in common: a need for ease, including in how their benefits are delivered.

People have become increasingly used to online, always-on self-service. Today, with five generations in the workforce and employees working from various locations, we need to be everywhere at once.²

Antiquated enrollment systems don't cut it anymore. Neither does a scattershot approach that asks employees to wade through layers of logins and a swamp of information to get what they need. Each piece of technology might make sense on a singular basis, but in the aggregate they can add up to employees feeling overwhelmed by what's available to them. The harder people have to work to understand their benefits, the less likely it is that they'll use them.

Given all the varying needs and degrees of benefits knowledge, we must find the right mix of easy-to-use tools that educate people on their benefits and can deepen engagement — and, theoretically, lead to greater uptake rates. A recent survey revealed that, among all the generations, the most popular communications are first and foremost, an interactive tool, followed by emails and one-on-one conversations with HR.²

This drive for easy-to-use tools applies across different types of work setups. Remote and hybrid workforces necessitate better remote-based tools — think virtual benefits fairs and personalized support, including the ability to segment messages by user type.



Two players, one goal

If employees are demanding tech that's easy to understand and access, employers want to keep pace, seeking easier-to-use benefits education and enrollment technology, even if they're not always asking for it directly.

Employers' needs are partly dictated by the spate of high turnover, which has led employers to focus on recruitment and retention to find and keep talent. Benefits are a key component of that: Nearly 60% of employees strongly consider benefits when evaluating counteroffers,³ and [82% of employers](#) who offer supplemental insurance say that it helps with retention.⁴

But as with employees' needs, it's not just the actual benefits that matter, but their delivery. Eight in 10 employers report it's very important for their benefits provider to lead in technology.⁴

Employers are also concerned about budget and benefits ROI: C-suite players and human resources staff want to track utilization and uptake and [analyze their spending](#) to get the most bang for the buck. And [better tech means less time spent on logistics](#) and reporting, allowing the HR department to focus on delivering a better employee experience.

But perhaps the biggest reason employers are on the same page as their employees about benefits technology: Nobody wants antiquated, hard-to-use tech, even those who bought it in the first place. Two-thirds of small organizations, 70% of mid-size employers and 73% of large employers say they will rely more heavily on carrier-provided technology in five years. And nearly half of all employers state they would switch to a different benefits provider if their current provider was not integrated into their benefits technology platform.⁵

Where your needs fit in

The more that clients and employees can operate from one easy-to-use, smoothly integrated, user-friendly system, the easier it is on everyone. It fosters higher employee understanding and engagement, and decreases the margin for human error, both for employees ("wait, *which* login was for dental insurance?") and for benefits administrators struggling to piece together a cohesive system with multiple platforms.

As it happens, those are your needs, too. Working with partners that have a robust, integrated, user-first technology stack can help fulfill the needs of all three players: brokers, clients and employees.

When you work with Aflac, you're partnering with a leading insurance company focused on technology—present and future. We're veterans at helping you understand what your technology can do for your clients and for you—and in turn, how it translates to better business. How's that for seamlessness?

To learn more about how to help your clients' tech plug into their true needs, contact your Aflac benefits representative today.

¹ BenefitsPro. "How benefits can meet employees' evolving needs in 2024." Published 12.06.2023. [Accessed 02.05.2024.](#)

² BenefitsPro. "5 generations of employees share their real open enrollment wants and needs." Published 08.10.23. [Accessed 02.04.2024.](#)

³ Forbes Advisor. "Employee benefits guide in 2024: the ultimate guide." Updated Aug. 2, 2023. [Accessed 02.05.2024.](#)

⁴ Aflac. "Workplace benefits trends: executive summary." Published 2023. [Accessed 02.05.2024.](#)

⁵ LIMRA and EY. "Harnessing growth and seizing opportunity. 2023 Workforce Benefits Study." [Accessed 02.05.2024.](#)

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